Reporting Your Claim Immediately:

A Simple Step in Loss Control

The final strategy in a sound risk management policy is loss control. Even with the most rigorous and well enforced risk management policies, your chapter still may be confronted with dealing with a property loss.

In the event of a property loss, you must be prepared to make temporary repairs and to take action immediately to prevent further damage.

ServiceMaster has a dedicated telephone line (888-927-4877) for our customers and is ready to respond 24 hours a day 7 days a week to help you immediately mitigate damage. You can also reach them at www.servicemastercat.com.

However, you must refrain from completing permanent repairs until which time the insurance carrier has had the opportunity to inspect the damages. Failure to do this may jeopardize coverage. The benefits of quickly responding to the loss are:

- The ultimate expense associated with the loss can be substantially decreased
- By reducing the ultimate payout on the claim, you may save your chapter thousands of dollars by avoiding an increase in insurance premiums associated with a surcharge for the loss.

The easiest and most effective action you can take to mitigate the damages associated with a property claim is by reporting it immediately. In the event that someone will be looking after your chapter house during breaks, make sure that they have clear instructions on how to report a claim. Benefits to immediate reporting are numerous:

- You will receive a quicker and a more efficient response from the insurance adjuster
- You will be provided with professional guidance in the undertaking of immediate measures needed to protect the property from further damage
- Subrogation possibilities increase. Subrogation is the term used to describe the insurance carrier's rights to seek recovery for monies paid on the loss from third parties that may be legally liable for the damages sustained. These monies may include not only the amounts paid by your insurer, but also your deductible and any out-of-pocket expenses incurred by your chapter that were not covered under the policy. The immediate reporting of a claim can ensure that critical physical evidence is preserved.

Delayed reporting can negate this opportunity, leaving your chapter out of its deductible and its insurance carrier paying for the damages someone else's carelessness caused.

- Your claim will be resolved more quickly, which allows your chapter to get back to business as usual; focusing on endeavors that help promote and strengthen your chapter
- It eliminates possible coverage complications associated with delayed reporting

The FPMA Property Insurance Program offers you the ability to report your claim online. To take advantage of on-line reporting click on the Property Claim Reporting link on our website. Advantages to online reporting include:

- Improved accuracy in the capturing of critical information. Studies of business transactions conducted on-line demonstrate that information entered by the end user is much more accurate and thorough.
- Your insurance broker is notified immediately. Numerous employees within Holmes Murphy are placed on notice of your loss, which will ensure that your claim will receive immediate attention.

If on-line reporting is not an option, you can report your claim by email, phone or fax. To report your claim by email or fax, please provide a detailed written description of your loss and the names, addresses and telephone numbers of the people appointed as contacts for the loss. This will include anyone who will provide the adjuster access to the property and the person who will assume responsibility for the ultimate settlement of the claim. If the damage was potentially caused by another person who may be responsible for the damages, make sure you provide detailed information needed to contact this person. The information on witnesses should also be provided. The information should be emailed to fraternityclaims@holmesmurphy.com or faxed to **800-328-0522**.

To report your claim by phone, please contact Mark Meyer, Senior Claims Specialist, at **402.898.4165**. Outside of the regular business hours, please call **402-206-3478.**

However you choose to report your claim, remember that reporting it quickly is a critical step in loss control. In the unfortunate event your chapter house sustains a property loss, report it immediately and reap the benefits.

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